

Tiers of Financial Products

- **Tier 1 (Complex):** Long-term B1/B2/C, Retail Pension, Structured Deposits, Forex, CIS, and various Securities.
- **Tier 2 (Less Complex):** Short-term A1, Long-term A/B1-A/B2-A, Friendly Society, and Deposits

Tier 1 Financial Products	Tier 2 Financial Products
Structured Deposits	Short- term Insurance Personal Lines A1
Short- term Insurance Personal Lines	Long- term Insurance subcategory A
Short- term Insurance Commercial Lines	Long- term Insurance subcategory B1 -A
Long- term Insurance subcategory B1	Long- term Insurance subcategory B2 -A
Long- term Insurance subcategory B2	Friendly Society Benefits
Long- term Insurance subcategory C	Short-term Deposits
Retail Pension Funds Benefits	Long -term Deposits
Pension Fund Benefits	
Participatory interest in a collective investment scheme	
Participatory interest in a CIS hedge fund	
Forex Investment	
Health Service Benefits	
Shares	
Money market instruments	
Debentures and securitised debt	
Warrants, certificates and other instruments	
Bonds	
Derivative instruments	
Securities and Instruments	